



*This flyer is **not** intended to be all-inclusive.
For additional information, please contact your local
TRICARE Service Center or TRICARE Area Office.*

TRICARE For Life Eligibility

TRICARE For Life (TFL) serves as Medicare wraparound coverage for all TRICARE beneficiaries entitled to Medicare Part A and who have Medicare Part B coverage. **Note:** Beneficiaries entitled to premium-free Medicare Part A, regardless of their age, **must** have Medicare Part B coverage to remain eligible for TRICARE benefits.

Enrolling In Medicare

To enroll in Medicare Part B, contact the Social Security Administration. Once you have Medicare Part A and Medicare Part B coverage and it is confirmed in the Defense Enrollment Eligibility Reporting System (DEERS), your DEERS record should show you as "TRICARE For Life-eligible." To confirm your TFL eligibility, visit the nearest ID card-issuing facility or contact DEERS. For information on Medicare and TRICARE entitlements, visit www.tricare.mil/factsheets and select "Browse by Topic."

Getting Care

When receiving care in the U.S. and its territories, show your Medicare card and uniformed services ID card. In the U.S., you may seek care from any

Medicare-participating or nonparticipating provider, and use any host nation provider overseas. You may receive care at military treatment facilities on a space-available basis.

How TFL and Medicare Work

In the U.S. and its territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the Virgin Islands*), providers bill Medicare first and Medicare then forwards the claim to TFL for payment (*see the chart on the reverse*). If you have other health insurance (OHI), Medicare forwards your claim to your OHI. You must then file a paper claim with the TFL contractor listed in the *For Information and Assistance* section.

Medicare does not pay for services received overseas. For overseas care, TRICARE is the primary payer and you are responsible for the TRICARE Standard annual deductible and cost-shares, unless you have OHI. For additional TFL details, including local overseas contact information, visit www.tricare.mil/mybenefit and enter your profile, or refer to the *TRICARE For Life Handbook* available at www.tricare.mil/tricaresmart. For TFL cost details, visit www.tricare.mil/tricarecost and enter your profile.



How TFL and Medicare Work (*continued*)

| Type of Service | What Medicare Pays | What TRICARE Pays | What You Pay |
|--|------------------------------|-----------------------------|------------------------------------|
| Covered by TRICARE and Medicare | Medicare's authorized amount | Remaining amount | Nothing |
| Covered by Medicare but Not TRICARE | Medicare's authorized amount | Nothing | Medicare deductible and cost-share |
| Covered by TRICARE but Not Medicare | Nothing | TRICARE's authorized amount | Medicare deductible and cost-share |
| Not Covered by TRICARE or Medicare | Nothing | Nothing | Total amount charged |

TRICARE Pharmacy Benefit

Your TRICARE pharmacy benefit does not change under TFL. You don't need to enroll in a Medicare Part D prescription drug plan to keep your TRICARE benefits. Visit www.tricare.mil/pharmacy for additional details.

For Information and Assistance

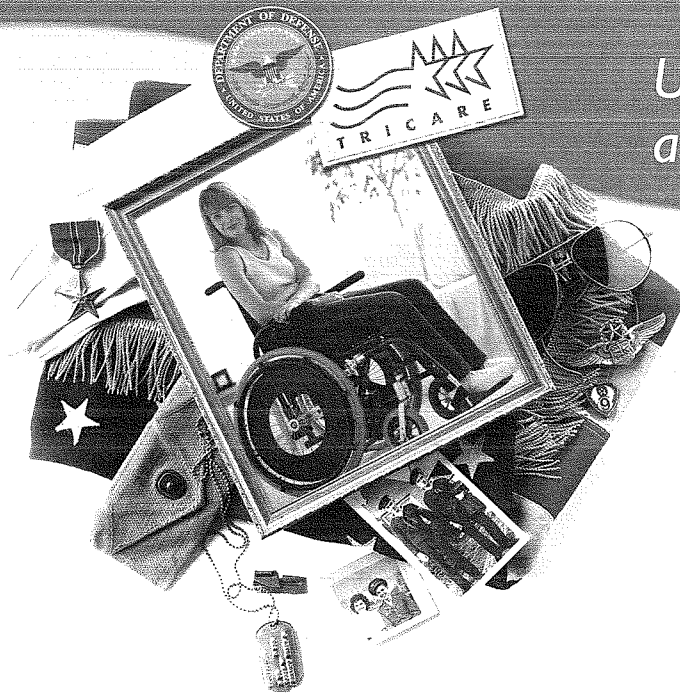
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| TRICARE North Region Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) www.healthnetfederalservices.com | TRICARE South Region Humana Military Healthcare Services, Inc. 1-800-444-5445 www.humana-military.com | TRICARE West Region TriWest Healthcare Alliance Corp. 1-888-TRIWEST (1-888-874-9378) www.triwest.com |
| TRICARE Area Office: Europe 1-888-777-8343, option 1 Comm.: 011-49-6302-67-7433 DSN: 496-7433 www.tricare.mil/europe | TRICARE Area Office: Latin America and Canada 1-888-777-8343, option 3 Comm.: 1-706-787-2424 DSN: 773-2424 www.tricare.mil/tlac | TRICARE Area Office: Pacific 1-888-777-8343, option 4 Comm.: 011-81-6117-43-2036 DSN: 643-2036 www.tricare.mil/pacific |
| Defense Enrollment Eligibility Reporting System (DEERS)—Update Information Phone: 1-800-538-9552 Fax: 1-831-655-8317 www.tricare.mil/DEERS | TRICARE Mail Order Pharmacy 1-866-DoD-TMOP (1-866-363-8667) Member Choice Center (convert retail prescriptions to mail-order): 1-877-363-1433 www.tricare.mil/pharmacy | TRICARE Retail Network Pharmacy 1-866-DoD-TRRX (1-866-363-8779) www.tricare.mil/pharmacy |
| TRICARE For Life (TFL) Contractor Wisconsin Physicians Service 1-866-773-0404 1-866-773-0405 (TTY/TDD) www.TRICARE4u.com | Social Security Administration 1-800-772-1213 1-800-325-0778 (TTY/TDD) www.ssa.gov www.ssa.gov/foreign (overseas) | Medicare 1-800-633-4227 www.medicare.gov |
| TRICARE Web Site www.tricare.mil | Military Health System (MHS) Web Site www.health.mil | Locate an ID Card-Issuing Facility www.dmdc.osd.mil/rsi |

An Important Note about TRICARE Program Information

At the time of printing, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law. Changes to TRICARE programs are continually made as public law is amended. **Military treatment facility guidelines and policies may be different than those outlined in this product.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

Please provide feedback on this flyer at www.tricare.mil/evaluations/feedback.

Using TRICARE and Medicare



Using TRICARE and Medicare

*This flyer is **not** intended to be all-inclusive. For additional information, please contact Wisconsin Physicians Service, or your local military treatment facility or TRICARE Area Office.*

What is Medicare?

Medicare is health insurance for people age 65 or older, as well as for people under age 65 who have qualified for Social Security disability insurance. Medicare is administered by the Centers for Medicare & Medicaid Services.

If I Have TRICARE, Do I Need Medicare?

TRICARE beneficiaries eligible for premium-free Medicare Part A **must** have Medicare Part A and Medicare Part B coverage to remain TRICARE-eligible. Your TRICARE benefits will be terminated for any period of time during which you have only Medicare Part A.

Exceptions to the Medicare Part B requirement are:

- **Active Duty Family Members:** If you are an active duty family member (ADFM) and eligible for premium-free Medicare Part A, you do not need Medicare Part B to keep your TRICARE benefits. However, the Department of Defense (DoD) strongly encourages you to enroll in Medicare Part B prior to your sponsor's retirement date to avoid a break in TRICARE coverage. ADFMs may enroll in Medicare Part B during the special enrollment period. The special enrollment period is any time during which your sponsor is on active duty or within the first eight months following your sponsor's retirement date. The surcharge for late enrollment does not apply.

- **TRICARE Reserve Select or US Family Health Plan Enrollees:** If you are enrolled in TRICARE Reserve Select or the US Family Health Plan and eligible for premium-free Medicare Part A, you do not need Medicare Part B to keep your TRICARE benefits. However, the DoD strongly recommends that you enroll in Medicare Part B when you are first eligible to avoid the Medicare Part B surcharge for late enrollment. The Medicare Part B surcharge is 10 percent for each 12-month period that you were eligible to enroll in Medicare Part B, but did not.

Basis for Medicare Entitlement

Disability: For most disabilities, you are entitled to Medicare Part A and Medicare Part B beginning the 25th month of receiving Social Security disability payments. The Centers for Medicare & Medicaid Services will notify you of your Medicare entitlement start date. If your disability benefits and Medicare entitlement are awarded retroactively, it is very important to make sure your Medicare Part A and Medicare Part B effective dates are the same. You are given the option to enroll in Medicare Part B retroactive to the Medicare Part A effective date. **If you do not do so, TRICARE will recoup payments made for claims paid when you were covered only by Medicare Part A.**

End-Stage Renal Disease: If you are eligible for premium-free Medicare Part A due to end-stage renal disease, you must contact the Social Security Administration to learn when you can enroll in Medicare.



Basis for Medicare Entitlement (*continued*)

The Centers for Medicare & Medicaid Services provides Medicare entitlement information to the Defense Enrollment Eligibility Reporting System (DEERS) every month. Once your Medicare Part A and Medicare Part B coverage is confirmed in DEERS, you are eligible for TRICARE benefits. For information on Medicare and TRICARE entitlements, visit www.tricare.mil/factsheets and follow the online prompts.

How TRICARE For Life (TFL) and Medicare Work

TFL serves as Medicare-wraparound coverage for all TRICARE beneficiaries entitled to Medicare Part A and who have Medicare Part B coverage.

In the U.S. and its territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the Virgin Islands*), providers bill Medicare first and

Medicare then forwards the claim to the TFL contractor for payment (*see the first table*). If you have other health insurance (OHI), Medicare forwards your claim to your OHI. You must then file a paper claim with the TFL contractor listed in the *For Information and Assistance* section. If you have employer group health plan coverage based on current employment, the employer group pays first, Medicare pays second, and TRICARE pays last.

Medicare does **not** pay for services received overseas. For overseas care, TRICARE is the primary payer and you are responsible for the TRICARE Standard annual deductible and cost-shares, unless you have OHI. If you get care from a host nation provider, you must pay for services and file a claim for reimbursement. To access claims-filing details for your area, visit www.tricare.mil/claims and follow the online prompts. For additional TFL details, visit www.tricare.mil/mybenefit. For TFL cost details, visit www.tricare.mil/costs.

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| Covered by Medicare but Not TRICARE | Medicare's authorized amount | Nothing | Medicare deductible and cost-share |
| Covered by TRICARE but Not Medicare | Nothing | TRICARE's authorized amount | TRICARE deductible and cost-share |
| Not Covered by TRICARE or Medicare | Nothing | Nothing | Total amount charged |

For Information and Assistance

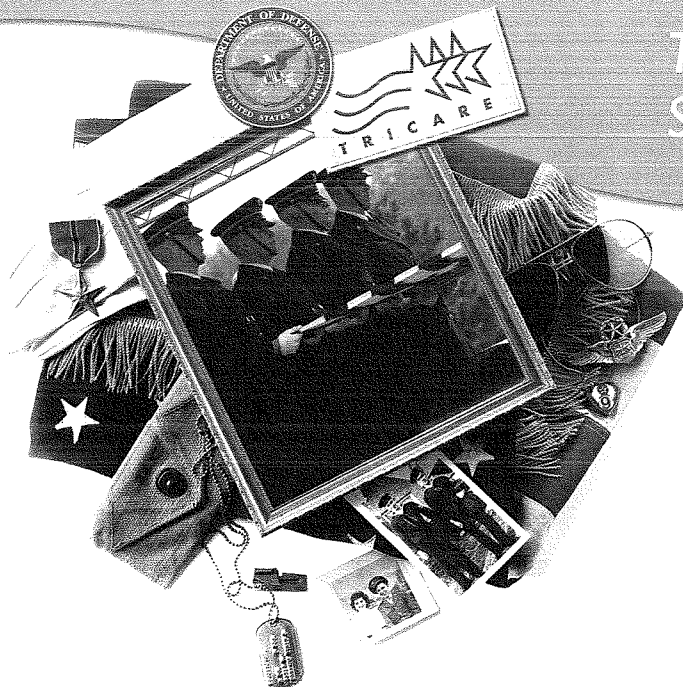
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| TRICARE For Life Contractor (U.S. and its territories) Wisconsin Physicians Service 1-866-773-0404 1-866-773-0405 (TTY/TDD) www.TRICARE4u.com | TRICARE For Life Contractor (Overseas) Wisconsin Physicians Service Europe and Pacific areas: 1-608-301-2310 Latin America and Canada area: 1-608-301-2311 (Click the "Contact Us" tab on the Wisconsin Physicians Service Web site for hours of operation.) www.TRICARE4u.com | Social Security Administration 1-800-772-1213 1-800-325-0778 (TTY/TDD) www.ssa.gov www.ssa.gov/foreign (overseas) Medicare 1-800-633-4227 www.medicare.gov |
| TRICARE North Region Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) www.healthnetfederalservices.com | TRICARE South Region Humana Military Healthcare Services, Inc. 1-800-444-5445 www.humana-military.com | TRICARE West Region TriWest Healthcare Alliance Corp. 1-888-TRIWEST (1-888-874-9378) www.triwest.com |
| TRICARE Area Office—Europe Stateside: 1-888-777-8343, option 1 Comm.: 011-49-6302-67-7433 DSN: 496-7433 www.tricare.mil/europe | TRICARE Area Office—Latin America and Canada Stateside: 1-888-777-8343, option 3 Comm.: 1-706-787-2424 DSN: 773-2424 www.tricare.mil/tlac | TRICARE Area Office—Pacific Stateside: 1-888-777-8343, option 4 Comm.: 011-81-6117-43-2036 DSN: 643-2036 www.tricare.mil/pacific |
| Defense Enrollment Eligibility Reporting System (DEERS)—Update Information Phone: 1-800-538-9552 Fax: 1-831-655-8317 www.tricare.mil/DEERS | TRICARE Web Site www.tricare.mil TRICARE Claims Web Site www.tricare.mil/claims | US Family Health Plan 1-800-74-USFHP (1-800-748-7347) www.usfamilyhealthplan.org |

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Please provide feedback on this flyer at www.tricare.mil/evaluations/feedback.

TRICARE Survivor Benefits



TRICARE Survivor Benefits

This flyer is **not** intended to be all-inclusive. For additional information, please contact your regional contractor, local military treatment facility, or TRICARE Area Office.

Eligibility

If your sponsor dies while serving on active duty for a period of more than 30 days* (including eligible National Guard and Reserve members), you automatically are eligible for transitional TRICARE survivor benefits as long as your Defense Enrollment Eligibility Reporting System (DEERS) information is up to date and you are:

- A surviving spouse and do not remarry (Eligibility cannot be regained later, even if you divorce or your new spouse dies.)
- An unmarried child under age 21 or under age 23 if in college full-time (Children with disabilities may remain eligible beyond normal age limits. Check DEERS for eligibility criteria.)

Surviving Spouse: You remain eligible as a “transitional survivor” for three years following your sponsor’s death and will have active duty family member (ADFM) benefits and costs. After three years, you remain eligible as a “survivor” and pay retiree rates[†] under TRICARE Prime, TRICARE Standard, or TRICARE Extra.

Surviving Children: Surviving children whose sponsor died on or after October 7, 2001, remain eligible for TRICARE benefits as an ADFM. Unlike spouses, eligibility will not change after three years, and children remain covered as ADFMs until eligibility ends due to the age limits previously noted or for another reason (e.g., marriage).

Note: Surviving spouses and children of National Guard and Reserve members who die while serving on active duty for a period of 30 days or less, on active or inactive duty

training, or traveling to/from training remain eligible as survivors and pay retiree rates under TRICARE Prime, TRICARE Standard, or TRICARE Extra.[†]

* Includes those who die while on delayed-effective-date active duty orders.

† You will need to re-enroll at that time and pay retiree enrollment fees.

TRICARE Prime Health Care Coverage Guidelines

Transitional survivors enrolled in TRICARE Prime or TRICARE Prime Remote for Active Duty Family Members (TPRADFM) at the time of their sponsor’s death will not be disenrolled. Coverage continues as long as DEERS information is up to date or until eligibility ends. If you are not enrolled in TRICARE Prime or TPRADFM and are eligible, you may enroll at any time after your sponsor’s death. Normal TRICARE Prime enrollment rules apply; there is no retroactive enrollment. Transitional survivors not enrolled in TRICARE Prime will be covered as ADFMs under TRICARE Standard and TRICARE Extra.

If living overseas, you may enroll in TRICARE Overseas Program (TOP) Prime, TRICARE Global Remote Overseas (TGRO), or TRICARE Puerto Rico Prime (TPRP).[‡]

For benefit cost details, visit www.tricare.mil/costs.

‡ TPRADFM, TOP Prime, TGRO, and TPRP are **not** available to surviving spouses after the three-year transitional survivor period. Coverage converts to the TRICARE Standard option.



Pharmacy Coverage

Your pharmacy benefit remains the same regardless of which TRICARE program option you choose. Prescriptions may be filled through a military treatment facility pharmacy, the TRICARE Mail Order Pharmacy, a TRICARE retail network pharmacy,* or a non-network pharmacy.

Note: Using a non-network pharmacy is your most costly option. To locate a pharmacy or for additional benefit details visit www.tricare.mil/pharmacy.

* Prescriptions may be filled at one of more than 54,000 retail locations in the U.S., Guam, Puerto Rico, and the U.S. Virgin Islands.

Dental Options

TRICARE Dental Program Survivor Benefit Plan

The TRICARE Dental Program (TDP) Survivor Benefit Plan is a three-year benefit offering the same coverage as the regular TDP plan. The government pays 100 percent of your monthly premiums, and you are responsible for paying applicable cost-shares for covered services.

If enrolled in the TDP at the time of your sponsor's death, you automatically will be disenrolled from the TDP and enrolled in the TDP Survivor Benefit Plan.

The TDP Survivor Benefit Plan is also available to:

- A surviving child under age 4 who was not enrolled in the TDP, as long as other family members are enrolled or if the child is the sponsor's only surviving eligible dependent

- A spouse on active duty for more than 30 days at the time of the sponsor's death, but who leaves active duty during the three-year transitional survivor period
- Family members who were previously enrolled in the TDP, but were not enrolled at the time of their sponsor's death because:
 - They relocated to an overseas area, or
 - Care was available in a military dental treatment facility after a stateside transfer[†]

Eligible surviving family members not enrolled in the TDP at the time of their sponsor's death are not enrolled automatically in the TDP Survivor Benefit Plan. Contact the TDP contractor to determine your eligibility.

[†] Restrictions may apply. Refer to www.TRICAREdentalprogram.com for details.

TRICARE Retiree Dental Program

When your three-year TDP Survivor Benefit Plan ends, you are eligible for the TRICARE Retiree Dental Program (TRDP). The TRDP may also be available if you do not qualify for the TDP Survivor Benefit Plan. For more information, visit www.trdp.org.

For Information and Assistance

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| TRICARE North Region Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) www.healthnetfederalservices.com | TRICARE South Region Humana Military Healthcare Services, Inc. 1-800-444-5445 www.humana-military.com | TRICARE West Region TriWest Healthcare Alliance Corp. 1-888-TRIWEST (1-888-874-9378) www.triwest.com |
| TRICARE Area Office—Europe Stateside: 1-888-777-8343, option 1 Comm.: 011-49-6302-67-7433 www.tricare.mil/europe | TRICARE Area Office—Latin America and Canada Stateside: 1-888-777-8343, option 3 Comm.: 1-706-787-2424 www.tricare.mil/tlac | TRICARE Area Office—Pacific Stateside: 1-888-777-8343, option 4 Comm.: 011-81-6117-43-2036 www.tricare.mil/pacific |
| Defense Enrollment Eligibility Reporting System (DEERS)—Update Information Phone: 1-800-538-9552 Fax: 1-831-655-8317 www.tricare.mil/DEERS | Beneficiary Web Enrollment (BWE) Web Site <i>(manage stateside TRICARE Prime enrollment online)</i> https://www.dmdc.osd.mil/appj/bwe/ | TRICARE Mail Order Pharmacy Phone: 1-866-DoD-TMOP (1-866-363-8667) Member Choice Center <i>(convert retail prescriptions to mail order)</i> : 1-877-363-1433 www.tricare.mil/pharmacy |
| TRICARE Dental Program Stateside: 1-800-866-8499 Overseas: 1-888-418-0466 (toll-free) or 1-717-975-5017 www.TRICAREdentalprogram.com | TRICARE Retiree Dental Program Phone: 1-888-838-8737 www.trdp.org | TRICARE Retail Pharmacy Phone: 1-866-DoD-TRRX (1-866-363-8779) www.tricare.mil/pharmacy |
| Tragedy Assistance Program for Survivors (TAPS) Phone: 1-800-959-8277 www.taps.org | Military OneSource 1-800-342-9647 www.militaryonesource.com | Our Survivors Online Forum Army Information Line: 1-800-833-6622 www.armyfamiliesonline.org |
| TRICARE Web Site www.tricare.mil | TRICARE Survivors Web Site www.tricare.mil/survivors | Military Health System Web Site www.health.mil |

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TRICARE Transitioning from Active Duty to Retirement



TRICARE Transitioning from Active Duty to Retirement

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When you retire from active duty, you will have new TRICARE coverage options.* Understanding these options will help you and your family make the best health care decisions. It is also essential that you keep your Defense Enrollment Eligibility Reporting System (DEERS) information current when you retire. For details, visit www.tricare.mil/deers.

** If retiring from the National Guard or Reserve, you will become eligible for most of these health care options when you reach age 60 and begin drawing retirement pay. You may enroll in the TRICARE Retiree Dental Program (TRDP) at any age.*

TRICARE Prime

When you retire, you and eligible family members **must re-enroll and pay an annual enrollment fee** to continue TRICARE Prime coverage. If your retirement date is the first of the month, you must submit your enrollment application to your regional contractor before that date. If you retire on another day of the month, you must re-enroll within 30 days after that date. Otherwise, you and your family will have a break in coverage and must re-enroll by the 20th of the month for coverage to resume on the first day of the following month. **Note:** If you have a break in coverage, you are covered by TRICARE Standard and TRICARE Extra until your TRICARE Prime coverage resumes.

TRICARE Prime Remote and TRICARE Prime Remote for Active Duty Family Members coverage options are **not** available after retirement. If you are enrolled in either of these options and live near a TRICARE Prime Service Area (PSA), you may be able to waive drive-time standards and enroll in TRICARE Prime. Otherwise, you will be covered by TRICARE Standard after retirement. In most cases, you can continue seeing your current doctor(s); cost-shares and annual deductibles will apply.

Note: TRICARE Prime is **not** available everywhere. If moving, contact the regional contractor for your new location for TRICARE Prime availability details.

Getting Care

Your primary care manager (PCM) will handle routine care and provide specialty care referrals. You may enroll at military treatment facilities (MTFs) when space permits (*active duty service members and their families have priority at MTFs*). You may have to change from an MTF PCM to a civilian PCM, but if you live within an MTF TRICARE PSA you may be referred to an MTF for specialty care. Coverage is generally the same, but there are differences (*e.g., more preventive care screenings available*).

Costs

There is an annual TRICARE Prime enrollment fee, and copayments will apply for civilian TRICARE network provider care. Point of service fees will apply if you receive specialty care without a PCM referral or care from a non-network provider without prior authorization. If you have other health insurance (OHI), your OHI is considered your primary insurance and pays before TRICARE. For details, visit www.tricare.mil/costs and www.tricare.mil/mybenefit.

Enrollment Portability

If you live part time in different regions, you may transfer your coverage to another region twice per enrollment year, as long as the second transfer is back to the original location. If family members live in different regions, you may enroll them in multiple regions and pay only one family enrollment fee.



US Family Health Plan (USFHP)

USFHP is a TRICARE Prime option available in six designated U.S. areas. Enrollees receive care from providers affiliated with the health care systems offering the program and may **not** use services within the Military Health System (including MTF care), except in an emergency. For USFHP details and service areas, visit www.usfamilyhealthplan.org.

TRICARE Standard and TRICARE Extra

When not enrolled in TRICARE Prime, you are covered by TRICARE Standard and TRICARE Extra. Enrollment and referrals are **not** required, but some services may require prior authorization. MTF care is on a **space-available basis only**. You may see any TRICARE-authorized provider, but the provider's TRICARE network status determines your out-of-pocket costs. With TRICARE Extra, you may seek care from a TRICARE network provider, which reduces your costs. With TRICARE Standard, you may see any non-network TRICARE-authorized provider, but your costs will be higher. For details, visit www.tricare.mil/costs.

Getting Care Overseas

TRICARE Overseas Program (TOP) Prime is **not** available after retirement. If living overseas, you will be covered by TOP Standard and will have MTF access on a space-available basis. The annual deductibles and cost-shares associated with the stateside TRICARE Standard program will apply. **Note:** TRICARE Extra is **not** available overseas.

TRICARE Retiree Dental Program

The TRDP offers comprehensive, cost-effective dental coverage to you and your family. Enrollment is voluntary, and premiums are charged. For details, visit www.trdp.org.

Prescription Drug Coverage

Prescriptions may be filled through an MTF pharmacy, the TRICARE Mail Order Pharmacy, a TRICARE retail network pharmacy, or a non-network pharmacy.* Cost-shares apply except at MTF pharmacies. When not using an MTF pharmacy, the mail-order program is your least expensive option. You can receive a 90-day supply of medications by mail for the same cost as a 30-day supply at retail pharmacies. For more details and cost information, visit www.tricare.mil/pharmacy.

* The TRICARE pharmacy benefit is **not** available to USFHP enrollees. Prescription drug coverage is provided by the USFHP provider.

TRICARE For Life (TFL)

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In the U.S. and its territories, TRICARE pays secondary to Medicare for services covered by both TRICARE and Medicare. Medicare does **not** pay for services received overseas. For overseas care, TRICARE pays first and you pay applicable TRICARE Standard annual deductibles and cost-shares. For Medicare details, visit www.medicare.gov. For Medicare enrollment information, visit www.ssa.gov. For TFL details, visit www.tricare.mil/tfl.

For Information and Assistance

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| TRICARE Overseas (TRICARE Europe, TRICARE Latin America and Canada, and TRICARE Pacific) Stateside: 1-888-777-8343 www.tricare.mil/overseas | Defense Enrollment Eligibility Reporting System (DEERS)—Update Information Phone: 1-800-538-9552 Fax: 1-831-655-8317 www.tricare.mil/deers | Beneficiary Web Enrollment (BWE) Web Site (manage stateside TRICARE Prime enrollment online) https://www.dmdc.osd.mil/appj/bwe/ |
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| TRICARE Retiree Dental Program 1-888-838-8737 www.trdp.org | TRICARE Web Site www.tricare.mil | Military Health System Web Site www.health.mil |

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